



Capitol Connection

March 14, 2014



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Capitol Connection: A Weekly Washington Update

Congressman Miller Introduces Bills to Stabilize the Housing Market and Ensure Home Financing for the Middle Class and Protect Good Samaritans

This week, I introduced two bills to help address the needs of the 31st District.

The *Stabilizing FHA Loan Limit Calculations Act of 2014* (H.R. 4208), is bipartisan legislation protecting the fragile housing recovery and ensuring individuals access to credit. For many families, home ownership is the embodiment of the American Dream. This legislation guarantees that thousands of first-time home buyers across the Inland Empire will have the opportunity to own a home by providing access to low down payment financing that is affordable. H.R. 4208 will also bring needed certainty to home buyers allowing the housing market to continue its fragile, yet steady recovery.

In late 2013, the U.S. Department of Housing and Urban Development (HUD) changed how it calculated the FHA loan limits for 2014 by reducing the Median Home Price (MHP) used in the calculation for many counties throughout the nation. This has led to reductions in loan limits by as much as 50 percent from the previous 2013 level. In our district, loan limits were reduced 30 percent, which is estimated to affect one in four homes on the market. Furthermore, the loan limit process does not recognize variations in housing markets within counties causing further distortions in FHA loan limit determinations.

H.R. 4208 will address these unprecedented changes that are creating an environment of buyer and lender uncertainty by:

- Stabilizing the loan limit calculations by requiring that HUD use the MHP used to calculate the loan limit for the area be AT LEAST the Median Home Price that was used in 2013 to calculate the limit.
- Granting HUD Sub-Area authority to subdivide and adjust loan limits for different real estate markets within the same county.

The second bill I introduced is the *Good Samaritan Protection for Construction, Architectural, and Engineering Volunteers Act* (H.R. 4246) which would grant construction companies, their employees, architects and engineers immunity from liability for negligence – but would not cover gross negligence or willful misconduct – when providing emergency construction assistance on a voluntary basis in response to a declared emergency or disaster, in good faith, and without expectation of compensation.

In times of emergency, we need to protect those who volunteer to help. This common-sense legislation provides the construction, architectural, and engineering industries needed liability protection so they can assist promptly in emergency situations without the fear of being sued.

Accepting Congressional Art Competition Entries

I would like to remind all high school students in the 31st Congressional District interested in this year's Artistic Discovery Congressional Art Competition that submissions must be received by my Rancho Cucamonga office by 5pm on Friday, April 4, 2014. Each student may submit one original piece of artwork for judging. The first place winner will have their artwork displayed in the U.S. Capitol Building, and will receive two round-trip tickets to attend a special reception in Washington, D.C.

The winning entries will be announced at a special awards presentation on Saturday, April 12th. Students, parents, teachers, and friends are encouraged to attend:

**Artistic Discovery Reception
John M. Pfau Library
California State University, San Bernardino
5500 University Parkway
San Bernardino, CA 92407
9:00 am, Saturday, April 12th**

For more information, please contact my district office representative Sarah Benoit at (909) 980 1492.

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